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\*Admitted only in Maryland  
\*Admitted only in Virginia  
\*Practice Limited to  
Federal Agencies

October 7, 2004

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Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Re: U.S. Utility Patent Application  
Application No. 09/988,780; Filed: November 20, 2001  
For: **Method, System and Computer Program Product  
for Risk Assessment and Risk Management**  
Inventors: Dale *et al.*  
Our Ref: 1984.0010000

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Status Inquiry Letter; and
2. One (1) return postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Patrick E. Garrett  
Attorney for Applicants  
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PEG/mlb  
Enclosures  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Dale *et al.*

Appl. No.: 09/988,780

Filed: November 20, 2001

For: **Method, System and Computer  
Program Product for Risk  
Assessment and Risk Management**

Confirmation No.: 9116

Art Unit: 2164

Examiner: (to be assigned)

Atty. Docket: 1984.0010000

**Status Inquiry Letter**

Commissioner for Patents  
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Alexandria, VA 22313-1450

Sir:

Please advise the undersigned of the present status of the above-identified patent application.

Respectfully submitted,

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Date: 10-7-04

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